

The MYSTIC WORKER

DECEMBER
1929

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HARVARD, ILL.

DECEMBER, 1929

The

VOL. 34, NO. 9

MYSTIC WORKER

—◆A MAGAZINE OF FRATERNITY AND PROTECTION◆—

published for the purpose of furthering the interests of the Mystic Workers; that its members and their beneficiaries may enjoy greater benefits and provide more effective protection, and that this fraternal beneficiary society may contribute more richly to the advancement of human welfare.

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18 INTER OCEAN BUILDING, CEDAR RAPIDS, IOWA.

They should be received at the above address not later than the 25th of the month preceding the month of issue.

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LEDGER ASSETS

as of

OCTOBER 31, 1929

Bonds at Book Value.....	\$ 3,363,109.76
Mortgage Loans on Real Estate.....	3,515,705.00
Real Estate at Book Value.....	262,075.79
Cash in Office and Banks.....	83,660.40
Certificate Loans to Members.....	259,856.97
Miscellaneous Investments.....	27,228.82

Total Ledger Assets.....\$ 7,511,636.74*

Gain in Ledger Assets Jan. 1 to Oct. 31,
1929\$ 604,065.14

Total Benefits Paid Since Organization.....	\$21,643,011.34
Total Benefits Paid Jan. 1 to Oct. 31, 1929....	936,770.80
Total Refunds to Members.....	1,034,474.21
Total Refunds to Members Jan. 1 to Oct. 31, 1929	182,416.49

*In addition to the Ledger Assets shown above the society has non-ledger assets consisting of market value of bonds over book value, interest accrued but not yet payable, and premiums collected but not yet remitted to the home office amounting in all to approximately \$500,000. The total admitted assets are therefore in excess of \$8,000,000.

Bentley's Address Featured at Indiana Fraternal Congress

ONE of the principal addresses at the annual meeting of the Indiana Fraternal Congress, which was held at Indianapolis on November 4th, was an address by President Arthur A. Bentley on the part which Juveniles are to play in the development of the fraternal system.

President Bentley is achieving national recognition as a leading exponent of Juvenile fraternalism and has played a prominent part in bringing the possibilities of Juvenile work to the attention of other fraternal executives.

The three recommendations included in his address to the Indiana Congress were unanimously adopted. The address follows:

Fraternal Beneficiary Societies are now facing their greatest test. Shall they endure? Shall they grow? Shall they improve their opportunities to serve in a world hungry for the service they are equipped to render? Are they going to be big business life insurance societies, or are they going to be big service institutions? Our children will answer these questions as well as many more now facing the entire fraternal system.

Importance of Juvenile Movement Now Recognized

The National Fraternal Congress of America is now awakened to the importance of the Juvenile Movement. A great work has been done during the past year. The unmatched and inspiring Inter-Society National Juvenile Convention held in Fulton last July contributed the last necessary convincing argument in support of the statement that the Juvenile field is ripe and ready for harvest.

Our enduring institutions and the whole world, as viewed by youth, do not grow old. Some of our great fraternal leaders have grown old in the service and now estimate the value of our present beneficiary system with a vision conservative and gray. Their course may well nigh be run, their optimism for the future may be tinged with blue; but be of good cheer for their faithful service to humanity has been priceless.

In our mental review today there passes a small army of sturdy pioneers. In their intelligent faces may be seen lines that came with their silvery hair and slowing steps. All honor to the faithful leaders of our present day Fraternal Beneficiary Societies. Their rich treasures are safely locked within their understanding love-filled hearts.

Army of Youth is Approaching

Close behind this valiant army with stooping shoulders, there may be seen another great army coming into view. To this army the world is young—budding spring, nature's smile, the morning sun, the refreshing dew—and the glory of a glad day radiates from the youthful countenances. To this army all that is good in the world is

youthful. Our boys and girls have found our Fraternal Beneficiary Societies good and supported by a fervent desire to serve humanity. They are filled with enthusiasm and with the confidence, assurance and optimism of youth.

These two great armies are trying to move in the same direction. I wish I might be permitted to issue a command to the first worthy army that has rendered such commendable pioneering service. I wish I could say, "Halt, right face, turn, salute the reserves, unload thy burden. Transfer your great wisdom to the new army. Drill our young people, give them all you have to give. Give them leadership. Give them money, organization. Give them education, special training and lay heavily upon this new youthful army the burdens accompanying the necessary labors of today. Let youth make young again the spirit of fraternity, the service of our Societies, the fellowship of the masses so that the future may be bright and glorious."

Lodge System Needs New Thrill

Our old fraternal lodge system needs a new thrill. We may need in our rituals a new paragraph devoted to restrained whoopee. In fact, we may need entirely new rituals with "Be Yourself" for the First Order of Business, the latest jazz ballad for the Opening Ode and a skilled Charleston, Black Bottom or Graf Slide dance for the "horseplay." For the main Initiation we may need a lecture which humorously and entertainingly reveals



Good friends, wherever you may be,

And be it east or west,

Upon the plain, beside the sea,

Whatever place the place may be,

Some place you love the best,

Across the silence let us call

To each of you and wish you all

A Merry Christmas!

the glory of a successful career devoted to athletics in general—baseball, football, tennis, foot racing, swimming and flying in particular. There may well be at each modern lodge meeting a short review of the ideal representative form of government—a government free from graft, destructive partisan politics, blocks and selfish group lobbyists—so that there may soon come from the ranks of youth a fraternal statesmanship to permanently establish a true and perfect democracy. For our Closing Ode we may have a new song entitled, "Let us do noble things, not dream them all day long."

What can a State Fraternal Congress do? The answer is to be found only in the degree of youthfulness controlling it. How many men and women under twenty-five years of age are members of your congress? When you have counted these and include a few others who may be filled with the spirit of youth, you will then have the total membership of a future state congress that is adequately equipped for valiant, efficient and much needed service.

The Three Recommendations

I submit three recommendations for your favorable consideration:

1. That you request the National Fraternal Congress of America to do all it possibly can to induce the affiliated societies to adopt a uniform standard certificate admitting Juveniles at all ages to continuous adult membership for life, eliminating the necessity of transferring Juvenile memberships to the adult class.

2. That you request the National Fraternal Congress of America to define, standardize and promulgate fraternal and lodge benefits separate and distinct from life insurance benefits.

3. That you request the National Fraternal Congress of America to serve as a great university in preparation of a correspondence course of training for young men and women desiring to make their livelihood in the service commonly referred to as field work.

The work required to secure the benefits following the adoption of these three recommendations is not impossible or difficult. The adoption of these three recommendations will be pronounced steps toward great progress. The password of the world today is "Forward." Each State Fraternal Congress may abundantly assist the Fraternal Beneficiary Societies to take the immediate necessary steps upward and onward.

Let our battle for righteousness be in the warming sunlight of a spring day. The chilling wintry winds of inadequacy are behind us. Fraternal fruit-bearing summer time is approaching. Let us train our available youthful forces to nobly carry on the service of love that must always be the soul of our institutions. Thus may we merit the admiration and approval, not only of our own membership, but of the whole civilized world.

Home-at-Home Fund Growing

NOTHING that the Mystic Workers have ever done has aroused the enthusiastic approval of the membership as the establishment of the Home-at-Home Fund has done.

This great humanitarian project which will benefit many old people who otherwise would become objects of charity is being received by our members in a way that indicated their strong desire to have the Mystic Workers go farther in exemplification of practical fraternalism.

Our society is not just a great life insurance company. It is more than that. It is a fraternity of men, women and children actuated by the loftiest sentiments of brotherhood, who are contributing of their thought and their money for the benefit of fellow members whom they do not know personally and probably will never see.

Bentley's Ideal of Service

President Bentley has a vision of the Mystic Workers becoming an agency through which the mass of men and women who constitute the membership shall conduct a mighty humanitarian enterprise that shall be one of the powerful forces at work in this country to abolish poverty and allay suffering. He sees the Mystic Workers organized to serve the members and their families in many ways, financially, educationally, socially, and forever benevolently. Business affairs of the society are to be conducted in a business-like manner throughout, but with never a transaction that does not link with fraternal principles and never an act that is not seasoned by a friendly, brotherly spirit.

Demands Upon the Fund Already

Although the Home-at-Home Fund was established only a month prior to the date this is being written there have already been twenty or more applications for relief received at the Home Office.

The need for a Home-at-Home Fund has been demonstrated. In all probability there are many other needy old members who would be justly entitled to relief from the fund and whose applications will be received in the next few weeks.

The contributions to the fund have been generous so far. A half dozen members have contributed \$50 each. Fully a dozen others have made contributions of \$25 and in the list of donors given on this page there are named at least seventy-five who gave \$5 or more.

More Contributors Wanted

The amount of the donation, however, is not as important as the fact of a member giving something. It would be wonderful if every issue of the *Mystic Worker* could contain a solid page of new names.

The list given this month includes all who have made donations up to November 22nd, except a few who made contributions prior to the big Milwaukee Rally.

A Letter From George Allen

George R. Allen, formerly a Director of the Mystic Workers, and now National President of the Fraternal Aid

Union, who has served for many years as a member of the Law Committee of the Mystic Workers, wrote to Secretary Frank Hough recently a letter which will be of interest to the members of this society.

The occasion for the letter was Mr. Allen's notice of the establishment of our Home-at-Home Fund, and his check for a contribution to the fund accompanied the letter, which is reproduced below:

THE FRATERNAL AID UNION Lawrence, Kansas

October 25, 1929.

Mr. Frank W. Hough, Secretary
The Mystic Workers,
Fulton, Illinois.

My dear Hough:

Your letter of October 23rd is on my desk for attention this morning. I am rejoiced to know that your Board of Directors are attempting to enter the field of fraternal service. Fraternal societies must vindicate their right to live and prosper if they are to continue to grow. Life insurance may be purchased up any stairway in the United States, but it requires organized effort, with the necessary equipment, to provide fraternal service.

I am not at all familiar with the plans you are adopting, but I hope they may be successfully carried out with the minimum of dissatisfaction and loss. There are many perplexing problems in connection with providing a home for orphan children and dependent aged persons. Some years of personal experience have familiarized me with many of these questions.

I am very glad, indeed, that I came into your mind in connection with the list of contributors to the initial fund for this commendable enterprise. I have been more or less intimately connected with the welfare of the Mystic Workers for nearly a quarter of a century, and sometimes comfort myself with the thought that I have been in some small degree helpful in working out its problems. At any rate, I want to be identified with those who are supporting this newly established work, and am, therefore, enclosing you my check for \$50.00 payable to the Mystic Workers Home Fund.

With kindest regards, I remain,

Fraternally yours,

(Signed) George R. Allen,
National President.

List of Contributors to the Mystic Workers "Home- at-Home" Fund

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Evelyn Agnew
Geo. R. Allen
Kathryn Anken
Meta Ashton
Sarah Ashton
Jeanette Balch
A. E. Barber
Marie Barber
Augusta Bare
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Violet Grossman
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Harlie Stott
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R. D. Taylor
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Alberta Thompson
Tomah Juvenile Lodge,
No. 534
Twin City Juvenile
Lodge, No. 1545
Mayme E. Traster
Twin City Lodge, No.
1545
Mabel Turk
Lela Turner
Ann Vander Schaaf
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C. E. Ward
Berenice Wagen
Washington Island
Lodge, No. 527
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Pauline Weber
H. A. Wensland
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Harry W. Wilson
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Woodstock Lodge, No.
12
Charles J. Young
Orrin Young
Lillian Zimmer

Grayslake Again Holding Meetings

The Correspondent of the lodge at Grayslake, Ill., announces that meetings are again being held.

On November 18th a meeting was held in Worthy Novotny's home, at which time officers were elected and plans made for the coming year. Worthy Mabel Litwiler of Round Lake Lodge, No. 906, and District Manager J. J. Harrington were present. Mr. Harrington gave an interesting talk.

The meeting was not largely attended but everyone had a good time, and with the new organization it is expected that attendance will increase rapidly. Plans are being made to entertain the Juveniles next time.

Christmas Surprise Dishes

(By Betty Barclay)

There is a greater sameness about the Christmas dinner than there is about any of the other dinners of the year. Of course, the bulkiness of the family pocketbook decides the number of side dishes, the size of the turkey, the richness of the dessert and such things, but no matter where the dinner appears, it is very much like the millions of other Christmas dinners that bring joy to myriads of hungry ones.

There must be fowl—turkey, goose, duck or chicken. There must be cranberry jelly, celery, potatoes, rich stuffing, pumpkin pie and mince. Without these things, Christmas is not Christmas, and when poverty stalks, benevolence slips around with a basket containing the essentials for most of these dishes.

No matter how much mother complains about the stern necessity which forces her to cook and bake and boil, day after day and week after week, through the remainder of the year, she smiles and sings as she stews, boils, bakes, roasts, cooks, fries and simmers on this day of days. The preparation of a Christmas dinner is a work of love. The family are all home. George is back from college, Mary from the hospital, Agnes and her husband from the city. Nothing is too good for them, and no work is too strenuous.

It seems sometimes that Christmas dinners are just a little too similar. Much as we enjoy them, we know beforehand about what is to appear on the table. For that reason, it is a wise mother who sees that one or two surprise dishes are included—little dishes that breathe the air of Christmas and that are brought to the table to bring gasps of astonishment from the elders and cries of delight from the kiddies.

Such dishes should be prepared very largely from vegetables, fruits, milk or some of the other alkaline foods, for much as we enjoy our Christmas dinner we are forced to admit that it is usually an acid-producer. If the surprise dish or dishes are alkaline, they will go a long way toward balancing the acidity of the fowl, bread, pie-crust and cakes that appear upon the table.

Celery, lettuce, oranges, apples, pineapple . . . these and similar foods should be kept in mind when preparing the surprise dish. They are all alkaline in their reaction. The orange, which so many think of as acid, is decidedly alkaline in its ultimate reaction.

Here are three suggestions for Christmas surprise dishes. Choose one or two of them, add them to your Christmas dinner, and see how they are appreciated by those before whom they are placed:

Christmas Fruit Salad

Cover salad plate with crisp leaves of lettuce. Add one slice of pineapple (fresh or canned) and on top place a thick slice of orange. Sprinkle a little grated cocoanut over the fruit to give the appearance of snow or frost. Top the orange slice with a mound of flavored whipped cream, stiff enough to stand up under the weight of a cherry, raspberry or other colorful fruit or berry which is used as a topper. Just before serving, sprinkle the fruit and

lettuce base with a little syrup made by mixing three teaspoons of sugar with the juice of one orange and half a lemon. Where something particularly Christmasy is desired, small candy Santa Clauses may be placed on the salad plates—possibly connected with tiny candy reindeer on the opposite side, with small ribbons or colored strings.

Santa's Toy Bag

Scoop the pulp from half a large orange and use the rind for Santa's bag. Place this rind on a salad plate covered with lettuce leaves or any other green. Then fill the bag with bits of orange pulp, a few raisins, several white grapes, small bits of marshmallow, cubes of apple and pineapple, a mint or two, or anything of like nature that you have on hand. Figs, dates, canned berries, popcorn, cranberry jelly, currants and bits of grapefruit pulp are other goodies which may be used—but, of course, not too many varieties should appear in the same bag. Before serving sprinkle with syrup made by adding three teaspoons of sugar to the juice from one orange and half a lemon, allowing some of the syrup to trickle over the lettuce leaves. Then sprinkle a little grated orange rind over the leaves to give an added piquancy.

Here again, Santa or his reindeer may be used to advantage, if such ornaments are available. In each of the toy bags placed before the child, some small gift may be hidden, such as a dime wrapped carefully in oiled paper or some little piece of jewelry or toy.

Christmas Tree Hors D'Oeuvre

On a small plate lay a very narrow strip of banana. From this, like the branches of a tree, place several other smaller strips to each side. Cover the main strip (the tree trunk) with tiny chocolate candies, or a dark sauce. At the tip of each of the branches place a small thin section of orange pulp (the leaves or blossoms). A crumpled mint may be used for snow at the base of the tree, or the bottom of the banana strip may be inserted in a cherry. This should be served in small portions as it is an hors d'oeuvre or "first bite." Larger quantities may be used for a salad to be served later on, and in this case it is well to cover the whole with a layer of transparent gelatin, or to build the tree on one layer of gelatin and cover with another. Some may prefer to build a large tree in a large platter, decorate the sides with mounds of whipped cream topped with colored candies, and bring the whole to the table to be served to the guests by the hostess.

National GUARDIAN LIFE

Insurance Company

of Madison, Wisconsin

GEORGE F. FRIEDRICH
Representative

Kendall, Wis.

Mr. Frank W. Hough,
Sec'y. Mystic Workers,
Fulton, Ills.

My Dear Mr. Hough:--

I am enclosing you \$5.00 for the HOME AT HOME FUND, and Mr. Hough I wish to thank you as well as other officials in bringing about a proposition of this nature.

I cannot conceive of anything better, and you can rest assured that I am only too glad to contribute annually or semi-annually to the cause.

I figure that with this HOME AT HOME addition, the Mystic Workers has reached the final Goal in Life Insurance and Fraternalism.

Please accept my sincere thanks to you and the officials that conceived this idea and put it through.

I feel that my wife and I are very fortunate in holding certificates in the good Mystic Workers.

With kind personal regards,

I am yours truly,

(Signed) G. F. Friedrich.

November 11, 1929.

Childhood Tuberculosis

By H. E. Kleinschmidt, M. D.

FEW people know that children may have a disease of the lung glands which is different from adult tuberculosis, but often a forerunner of it. When discovered during childhood the prospects are far brighter of maintaining health than when the child has grown up, and the disease may have developed into the commonly known type of tuberculosis. Because of this, one of the primary reasons for conducting the Christmas seal sale is to raise money to promote the early discovery of those children who now have within their bodies the seeds of grave future danger.

Usually the condition is unknown to

the family. There are no clear and unmistakable evidences of it apparent to the eye of the physician at a cursory examination. Its detection requires special skill and experience aided by the tuberculin test and the X-ray.

Warning Signals

Certain warning signals indicate those children who should be given the benefit of these tests. The child may show signs of underweight and slight weakness; his appetite may be poor; he may be somewhat pale; he may tire easily and be lacking in pep. But all these symptoms may be due to other causes—only the tuberculin test and X-ray in the hands of a competent doc-

tor can ascertain the facts with certainty.

In the beginning this condition is not lung tuberculosis at all. The breathing surface has not been invaded. In childhood the disorder is usually confined to small glands about the size of beans, which are located at the point where the windpipe divides into two branches, one going to each lung. These glands serve as filters. If the germs of tuberculosis get into the lung, the lung glands tend to stop them from getting into the blood circulation, but in doing so the glands themselves become damaged. Ultimately the injured portion of the gland is replaced by a hard gritty substance called calcium, which makes a distinct shadow on the X-ray plate.

Contact With Disease Most Dangerous

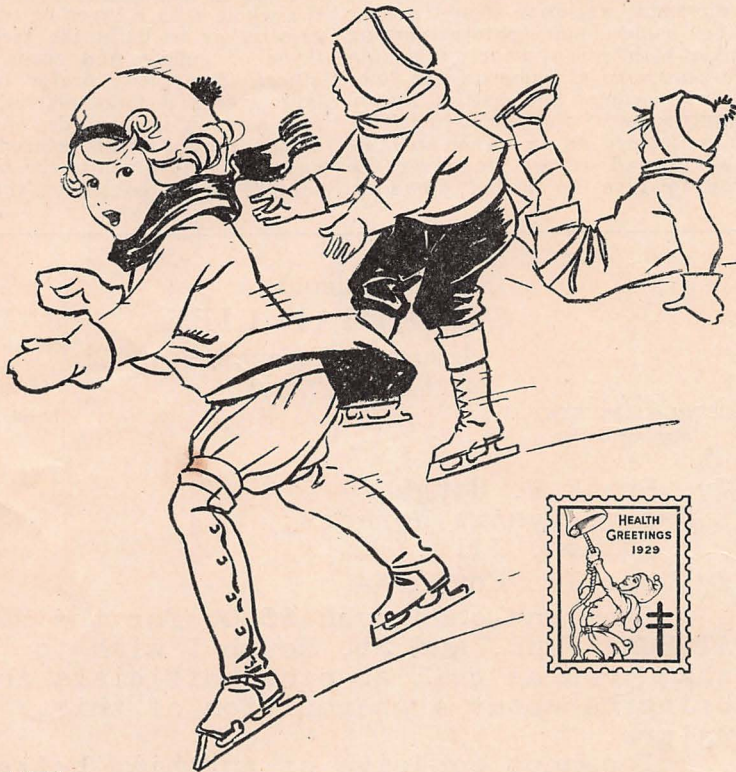
Children who live or have lived in homes with adults having tuberculosis should be given these tests, as it is close contact with the disease that is most dangerous. Undernourished children who fail to respond to intelligent feeding and plenty of sleep should also be examined. Perhaps the best thing is for all children to have such a thorough examination, with X-ray and tuberculin test.

Lung gland tuberculosis can usually be prevented from developing into lung tuberculosis. By shielding children from receiving additional large doses of tubercle bacilli, active tuberculosis can usually be avoided. If there is another case of tuberculosis in the family and it is impossible for him or her to be in a sanatorium, every precaution should be taken such as never kissing the child, scalding and washing separately all dishes and eating utensils and destroying the sputum, preferably by burning. The patient most certainly must sleep alone.

Health Measures Essential

The child with lung gland tuberculosis should be relieved of all possible strain at home and in school. Strenuous exercise and fatigue must be avoided. Defects, such as bad teeth and tonsils, must be corrected and good daily health habits cultivated. Nourishing food, sunshine and fresh air in abundance are essential. Ten or more hours of sleep at night and rest periods of an hour or more morning and afternoon are necessary. Just as rest is the secret of successful treatment of tuberculosis, so also is it the most important preventive of that disease. In fact, everything possible should be done to build up the child's general health.

Preventoria established in some communities conduct special supervised school work for children threatened with tuberculosis, heart disease and other handicaps. These schools aim to help parents carry out the health-building program outlined above. Such all-year-round work as is here described is fostered by the National Tuberculosis Association and its 1400 affiliated organizations throughout the country. They are conducting their annual Christmas seal sale from Thanksgiving Day through Christmas,



**Keep tuberculosis
away from them
BUY
CHRISTMAS SEALS**

Director Leedle May be County Judge

MEMBERS of the Mystic Workers, and particularly friends of Director John W. Leedle, will be interested in knowing that he is being urged to become a candidate for County Judge, to succeed Judge S. L. Rathje who died last month.

The *Wheaton Illinoian* of November 22nd said: "The sudden passing of Judge S. L. Rathje has caused somewhat of a conjecture as to what man in the county is best fitted to fill the vacancy.

"With such men as Judge Gary, Judge Brown, Judge Batten, Judge Ruth, Judge Slusser, Judge Clark and Judge Rathje in the background, a successor must naturally be a man of high standing and capability, and it has been popularly suggested that John W. Leedle of West Chicago is that man.

"There will no doubt be other candidates, but in our estimation Mr. Leedle seems to be not only the logical man for the position, but probably the strongest, best known and most capable. He has also earned the distinction and honor by long years of faithful service in law circles in DuPage County.

"Mr. Leedle is at present master in chancery, and enjoys an extensive law practice."

The *West Chicago Press* of November 21st, said: "The endorsement of Mr. Leedle comes not only from his friends in his home town but from attorneys and county officials throughout DuPage county who well know his fine legal and temperamental qualifications for this office and have promised him their unqualified support should he become a candidate for the judgeship."

The successor to Judge Rathje will probably be elected at the primaries next April, unless a special election is called by Governor Emmerson, which is unlikely because of the large expense involved.

Activities for Juvenile Lodges

The following article was submitted by Worthy Virginia Brakefield, Juvenile Superintendent of the Janesville Lodge, Janesville, Wisconsin:

When I took up the Juvenile Superintendent's work in Janesville this spring I realized what a responsibility I had, and that my greatest duty was to try and mold their lives so as to make better boys and girls of the children. The first thing I undertook to do was to try and provide some way to have some pleasures for the little folks, as they couldn't come to the meetings in the evening and were not getting the benefits of the lodge.

So with the kind assistance of Worthy Maud Boyer we undertook to organize a club in each corner of town, meet with the children Saturday afternoons and let them have their meetings then. We appointed the officers at the first meeting and started to give them their ritualistic training. We wouldn't let any boy or girl hold office in these clubs who were 12 years of age or older. We would have their meeting, then have something for entertainment

afterward. We also would give a present to any of the children who had a birthday any time during that month.

When Mr. Bentley asked me to bring a representation from our Juvenile Lodge to Milwaukee the 19th of October, the main problem was, how could we take them there without a cent in the Juvenile treasury. We soon found out it would cost us \$175.00 for the three busses to take the children there. We were able to secure the Convention films for the 15th-17th of October, and could show them at one of our local theaters along with that splendid picture "Sonny Boy." We ordered 500 tickets and told the children to call at my house after school the next evening. By 7:30 the next evening I had only 15 tickets left and there were 125 children yet who wanted to sell them. So we got 500 more. We offered a free ticket to the one who sold 10 tickets, also a grand prize to the boy and girl selling the most. The boy who won the prize sold 65 tickets for me. We sold 796 tickets and returned 204. We paid the theater \$199.00, leaving us \$63.20. We received \$67.00 from the home office for new business written, leaving us \$130.20 in the Juvenile treasury.

We were given until the first of the year to pay for the busses.

We have now started a play, taking the older Juveniles and younger adult members. The play, "In Hinky Doodle Town," is a musical play with 12 principal characters and a chorus of 24. We have been able to secure for our director, Mrs. Brockway, a graduate of the School of Speech, Northwestern University, Evanston, Illinois. We hope to make up enough to finish paying for our busses and have some left in the Juvenile treasury.

I find that by keeping the boys and girls busy and having something interesting for them you will not find it hard to have a big crowd at the meetings. I never keep them later than 9:30 at their meetings.

Charles A. Staples

The death of Charles A. Staples of Rock Falls Lodge, No. 32, Rock Falls, Ill., which occurred on August 13, 1929, has caused a sincere feeling of loss among his many friends and associates throughout the Society.

Worthy Staples had been banker of the Rock Falls lodge for twenty years, and for several years had also been active in his work as District Manager, working out of the main office at Fulton. He held both offices at the time of his death, and was also president of the Illinois Valley Mystic Workers Picnic Association, to which office he was re-elected this year.

His illness had extended over a period of six months, but his death came very unexpectedly. Only two weeks previous he had been able to attend the picnic of the Illinois Valley Association. He was sixty years old on June 11th of this year.

He was a tireless worker in the interests of our Society, and was respected and liked by all who knew him, and will be very greatly missed.

Worthy Staples is survived by his wife and two children, Harry Staples and Mrs. Ada Swanson, both of Rock Falls. One brother, Richard Staples of Rock Falls, a sister, Mrs. Mae Hubbard of Somonauk, Ill., and a half brother, Ted Staples, of Kalispell, Mont., also survive him.

Charles L. Morris

Mr. Charles L. Morris, 3061 B St., San Diego, California, passed away at his home on Wednesday, October 23rd, after suffering from cancer for several months.

He is survived by his wife, who was formerly Mrs. Rosa W. Garrison of Elgin, Ill. Mrs. Morris was Monitor of Elgin Lodge, No. 8, for nearly ten years and has been a member of the Mystic Workers since November, 1907. She has lived in California for the past three years, but her many friends in Elgin will learn of the loss of her husband with extreme regret.

Ten Prize Winners Under Special Offer No. 6 in PB:9300

AUGUST

Theresa Barrons
Virginia Brakefield
Lewis Caldwell
M. J. Deutsch
A. Gilland
F. E. Halladay
Estella Marek
G. A. Sperry
Matt Story
Margaret Williams

SEPTEMBER

Sarah J. Biggs
Faith Dempsey
R. C. Dempsey
Nora Farnham
George Murphy
John Orr
Kittie Robertson
Nettie Sterry
Frank Wise
Chas. J. Young

**Your
December
Payment
Was Due on
December 1st.**

**It Must
Be Paid
Before
January 1st.**

**Finish
the Year
All Square
with Your
Correspondent
Thank You**

The Editor's Page.....

While hoping to please some of the people all of the time and all of the people some of the time, we shall strive to please all of the people all of the time. But, pleasing or not, may we ever be interesting

Harmon Taylor

CHRISTMAS CLUBS

DURING the first week of December, the savings banks throughout the United States distributed millions and millions of dollars to people who have had Christmas Club savings accounts the past year. In the city of Cedar Rapids, Iowa, where the Editor lives, the banks distributed over three hundred thousand dollars.

Much of this money was saved up for the purpose of providing Christmas gift funds, but a great deal of it will be invested in other savings accounts, in bonds, or in other ways. Some of it will pay debts. Some of it will be used to pay life insurance premiums, and this money will probably do the greatest good of all.

By "joining" a Christmas Club now, putting in anything from twenty-five cents to twenty dollars a week, according to one's ability to save money, in fifty weeks there will be accumulated enough to pay an annual premium on a substantial amount of insurance. Those who have had Christmas Club accounts testify almost unanimously that they never miss the small weekly deposits, but that the accumulation of fifty weekly deposits, plus interest, seems like a godsend.

Why not use some of your Christmas Club money, if you have any, to pay your Mystic Worker premiums for a whole year in advance, and start a new Christmas Club account now so you will have the money for an annual premium a year from now? Better still, double your Christmas Club account for 1930 so that next December you can take out an additional certificate.

* * *

PUT THE HOME-AT-HOME FUND ON YOUR CHRISTMAS LIST

CHRISTMAS giving that is confined to a small circle of friends and relatives whom you can depend upon to send gifts to you lacks some of the real spirit of Christmas. Our real Christmas giving is to those who perhaps do not know us at all, who doubtless need what we may give far more than anybody who will send us a gift. To remember someone outside our circle of acquaintance is a truly Christian thing to do, and an exemplification of the noblest fraternalism.

This year it would be most appropriate for every member of the Mystic Workers to make a Christmas gift to the Home-at-Home Fund. It matters little whether the gift is a quarter of a dollar or a quarter of a hundred dollars. The spirit of the gift is what counts.

Your gift can be included with others in a substantial donation to come from your lodge, or it can be your own, personal gift to some unknown member who is desperately in need of the help that can come from this fund. A gift to the Home-at-Home Fund will benefit some needy member not only this year but every year, for it will be merged with the appropriation made by our Board of Directors and with the gifts of all the other members who contribute, and the fund will continue to pour out help year after to those who are helpless.

It is a little thing to do, to put a coin or a bill or a check in an envelope and mail it to the Mystic Workers at Fulton, Illinois. Let every member do it.

* * *

YOUNG MEN FOR ACTION

LOOK to the old men for advice; depend upon the young men for action." This is an old saying that is applicable in fraternalism if anywhere. We have the old people and their counsel is of the greatest value, but we need more young people for action.

Get the young folks to join. Bring in the sons and daughters, the nephews and nieces—yes, and the grandsons and granddaughters of the men and women who have made the Mystic Workers one of the greatest fraternal benefit societies in America.

Young people will rejuvenate your lodge and make it count for more socially, fraternally and in every other way. Bringing in the young people will not result in putting the oldsters on the shelf. They can do their share in every lodge activity. Their counsel will be invaluable and will save the young leaders many costly mistakes.

Let some young members be elected to the offices and let the older members demand action from them. In this way your lodge's efficiency will be greatly increased and the benefits of membership will grow in proportion.



Juvenile Lodge Report Prize Winners

In this, the last month of the Juvenile Lodge Report Contest, only four entries were received. The first prize of \$5.00 is awarded to Lenore Turney, of Lodge No. 585, Antigo, Wis., for the following report:

Juvenile Activities at Antigo

On Friday evening, November 1st, the Juvenile Mystic Workers of Antigo Lodge, No. 585, held their regular meeting, after which they, with invited friends, were entertained at a Hallowe'en party by their Superintendent, Mrs. Genevieve Turney.

Dancing, music and games were enjoyed. Each guest came dressed in a Hallowe'en costume, some of which were very original. In the apple contest Eunice Kohler proved a winner. Dorothy Loehn won in the peanut contest, and Morris Aheart was first in the ghost contest.

Sandwiches, cake, apples, candy and hot chocolate were served. Mrs. August Laabs and Mrs. Jack Ross assisted Mrs. Turney.

President Bentley Honored Guest

On Thursday evening, November 14th, the Antigo Mystic Workers and Juveniles entertained at a big public meeting in honor of President Arthur A. Bentley. Many visitors from Merrill, Aniwa, Rhinelander and Elcho, besides visitors from local fraternal orders, were present to greet the President of our Society.

Promptly at 8:15 the marshal, Leonard Turney, assisted by the Juvenile drill team, escorted the President into the Hall. The twelve girls were prettily dressed in white costumes with blue caps with silver tassels. Their sashes were of blue, with J. M. W. embroidered in silver gray.

The President was introduced by Director W. C. Below, who acted as presiding officer, after which the Supreme honors were given President Bentley.

A program arranged by the Superintendent, Mrs. Turney, was enjoyed by the many visitors and members present. Then refreshments, consisting of ice cream and wafers, were served to all. Mrs. W. C. Below was chairman of the refreshment committee, assisted by all adult officers and Juvenile drill team members.

A very fine talk was given by President Bentley, and was very much enjoyed.

The following program was furnished by the Juveniles:

"America"—sung by the audience, with Miss T. Fyles at the piano.

Cornet Duet, "The Bells of St. Mary"—Harold and Erwin Keen.

Piano Solo, "The Beautiful Blue Danube"—Alvinia Laabs.

Song, "Moonlight and Roses," in honor of President Bentley—by group of Juvenile Girls.

Violin and Piano Duet, "The Love of Devotion"—Eunice Kohler and Alvinia Laabs.

Song, "The Pagan Love Song"—Hal-

lie Mayerl, Dorothy King and Horace King, accompanied by Miss King at the piano.

Piano Duet—Fyle Sisters.

Reading—Dorothy Below.

Selections on the Bells were played by Loretta and Claude Clifford, accompanied by Esther Frehling.

After the program, dancing was enjoyed and all had a good time.

The Superintendent, Mrs. Turney, presented President Bentley and Director W. C. Below with gifts from the Juveniles. Both thanked the Juveniles, and said they didn't know Christmas was so near.

Second Prize

The second prize of \$3.00 is awarded to Inez Buehler of Monroe Lodge, No. 226, Monroe, Wis., who sent in the following report of their Hallowe'en party:

A Good Time at Monroe

Can we make a party a party? I should say so!

It was on October 28th the turmoil occurred and the Monroe Juvies had one grand time.

"Many Juvies cometh," yes they did. We were to be there at 6:30, and if someone wasn't there it was "just too bad."

Some members brought cake, others jello, olives, etc.

It was announced we would shake hands with the "Prince of Wales." There is a small oblong room that opens into the cloak room and main hallway, and here behind the door stood "his royal highness." His hand was wet (a water soaked glove) and as he shook your hand it also got wet. This spoiled some's pride.

We then had our picnic supper, which all enjoyed to the fullest extent.

After supper the largest one sat in a circle, and several told ghost stories, "The Haunted House," told by Evelyn Luenberger, and "The Man Who Learned How to Shiver," told by Bernidett Sickinger, were the stories told. Small children played games in the cloak room at this time.

Then all took part in various games which took place. Those who won prizes were: John Marty, for throwing the most corks in a dishpan; Alice Hirshbrenner, for drawing the best picture while blindfolded; Harriet Sumner, who did the best stunt; and Mary Luenberger, who found the most jelly beans.

The chamber of horrors was the next activity. Lela Foley, Superintendent, told us a very dear friend of hers had died. She let us feel his eyes (raisins), one lung (water-soaked sponge), one kidney (soap), leg bone (smooth piece of wood), his brains (spaghetti), and hair (cuff of coat). She also let us smell his tobacco (tea).

Other events were held. Did we have fun? Such a question! Read!

Third Prize

The third prize of \$2.00 is awarded to Edna Rogers of Mt. Carroll Lodge,

No. 30, Mt. Carroll, Ill., for the following report:

Mt. Carroll Juvies Plan Xmas Party

The Juveniles of Mystic Worker Lodge, No. 30, at Mt. Carroll, Ill., held their regular meeting for the month of November on Saturday evening, November 16th, at 7:30, in the Mystic Worker Hall.

The meeting was called to order by Juvenile Superintendent, Nettie Traum. After the incoming march of Juvenile officers, and the gavel was surrendered to the Juvenile Prefect, Dorothy Sack, the superintendent suggested the meeting be thrown open to the guests.

The ritual was exemplified, and as the next meeting would come the Saturday before Christmas, plans were made for a Christmas party. The prefect appointed Emma Guenzler as chairman of the entertainment committee, and Nettie Traum as chairman of decorations and Christmas tree, and also to buy candy and nuts. It was also decided to have a grab-bag. Each member is to bring a small gift for the grab-bag.

After the meeting, light refreshments, consisting of fruit salad, with whipped cream, and cake, were served.

Numerous games arranged by the Superintendent were played by the Juvies and guests until our Superintendent decided our mothers would be getting anxious about us, but we were really having too good a time to stop.

We will look forward to our Christmas party, Santa Claus and everything. We are so glad we are Mystic Juveniles.

Fourth Prize

The fourth prize of \$1.00 is awarded to Blanche Wikander of Muskegon Lodge No. 637, Muskegon, Mich., who submitted the following report:

Birthday Party at Muskegon

The Juveniles of Muskegon Lodge No. 637 held their November meeting at Mrs. Sipman's house.

We had 12 Juveniles and 3 visitors and 6 adults present. At this time we celebrated the 8th birthday anniversary of Helen Sipman. We are planning a play which will be given at the adult's lodge the last meeting in December.



A MULE

THINKS...but
to what purpose?

Every human thinks

also, therefore it is not thinking but
the way you think that is important

OUR BOYS



AND GIRLS

Christmas Land

I WONDER where the railroad starts
That runs to Christmas Land?
And do excursion tickets cost
More than a boy can stand?

If I had time and money, too,
I'd start to travel, and
I'd wander up and down till I
Had found the Christmas Land.

I wonder if good Santa Claus
Would leave a map for me.
I'd like to figure out how long
A voyage it would be.



Is There a Santa Claus?

DO you believe in Santa Claus,
That most enchanting man,
Who fills the dreams of childhood
As no other person can?

Do you believe in Christmas gnomes,
Who toil in Santa's shop,
Fashioning all the marvelous toys,
Which down the chimney drop?

Do you have faith in kindly folk,
Who loving deeds have wrought
In secrecy well hidden lest
They should be seen and caught?

Do you believe in sunshine,
Which gladdens all the land,
But which can never be restrained
Or grasped within the hand?

Do you believe in Santa Claus,
In dreams and mystery,
Don't you believe he's just as real
As any truth can be?

—Mable A. Jacobs.

What is enough for one, too much
for two, and nothing for three; takes
one to make and two to keep? *A secret.*

A Batch of Riddles

WHAT is the longest word in the dictionary? *Smiles, because it has a mile between the first and last letter.*

What is it that has a mouth much larger than its head? *A river.*

What time do people do all their talking? *A life time.*

What is a pig doing when he is eating? *Making a hog of himself.*

Why is it dangerous to keep a clock at the head of the stairs? *Because it sometimes runs down.*

Who are the two largest ladies in the United States? *Missouri and Mississippi.*

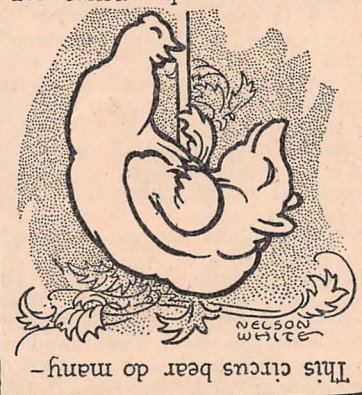
When is a window like a star? *When it is a skylight.*

TURN-AROUND TALES

TWO-IN-ONE STORIES FOR THE KIDDIES

BY NELSON WHITE

When this old hen sees clever tricks
She laughs as much as any—
Let's turn her upside down and see



—huanu op reaq snurp snci

Games to Play

CHARLIE OVER THE WATER

This is a splendid game for younger children. One of the players is chosen to be "Charlie." He stands in the center of the circle while the others join hands and dance around him, repeating the rhyme—

"Charlie over the water,
Charlie over the sea,
Charlie caught a blackbird
But he can't catch me!"

At the last word the players stoop and Charlie tries to tag them before they can stand up again. If he succeeds, the player tagged changes places with him.

POP-OVER

Two goals are selected and a child posted between them who is "it." All the players are ready at one of the goals to run to the other goal, but they cannot run till they hear the word "pop-over." The child who is "it" shouts in succession, "jonny-cake, graham gems, muffins, waffles, griddle cakes, rolls, biscuits, fritters," or any other breakfast bread, but not until he says "pop-over" can the players

move. Then they run as fast as they can for the opposite goal and the child who is "it" tries to catch one. If successful, the two then set about catching the rest the next time, but the first leader is always the one to call the magic word "pop-over." So the game continues till all the players are caught. The first one captured is "it" for the next game.

MR. KNOCK-OFF

An ordinary shoe box is set up on end on another box and a funny face is marked crudely on the box with a tin cup placed hatwise on the top of the box. The children are given three bean bags and each in turn has a try at knocking off the cup.

A Wisher or a Willer

PEOPLE separate themselves into two great classes: *those who wish* for certain things and *those who will* to have them and get them. The first group might well be named "the wishers," for that is all they ever do—just wish and wish and wish but never work; so, of course, they do not get what they want and remain wishers all their lives. The second group are "the willers"—those who spend very little time wishing they could have a thing or be a certain thing, but just decide what they want and then go after it and never quit until they get what they want, or something better.—Boy's World.

JACK HORNER hung his stocking up
One fine night in December,
And on it Jackie pinned a note:
"Dear Santa Claus, remember
I'd like a toothbrush and some paste
To brush my teeth each day;
I want to brush them well, for teeth
Well cleaned do not decay."

—Maude M. Grant.



A church that is the city's pride
Must spell in manner dignified.
So with deportment that compels,
It's name this Main St. Chapel spells.

"Tommy," said his mother, "it's your birthday at Christmas, so I was thinking of getting you a nice cake ornamented with five candles, one for each year of your age. How would you like that?"

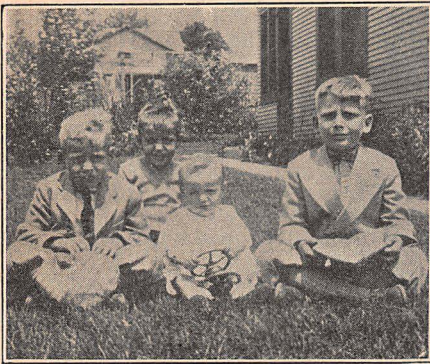
"I think you had better get five cakes and one candle, mother," replied Tommy.

New Officers at Fort Madison

The November issue contained a report of a joint installation of the Burlington and Fort Madison, Iowa, lodges which was held at Fort Madison on October 25th. The list of new officers of the Fort Madison lodge was not received in time for publication, however. These are as follows:

Prefect—Albert Gilland.
Monitor—Ida Gilland.
Correspondent—Mabel Spring.
Banker—Norine Lutz.
Marshal—Vena Teters.
Warder—George Spring.
Sentinel—Perry Teters.
Supervisors—Jennie Dennison, Dora McDaniels.

Omaha Juveniles



The above photograph shows four Juvenile members of the Omaha lodge, all sons of Worthies Ray and Anna Dryden, 6262 Pine St., Omaha, Neb.

Ray, Jr., is eight years old. Gordon is six, Gerald is four and Kenneth is one year old. Gordon, Gerald and Kenneth have birthdays only a few days apart, and all had a birthday party on September 26th, at which time the picture was taken. Kenneth's first birthday was celebrated by enrolling in the Juvenile Lodge.

District Meeting at Sheridan

A large and enthusiastic District meeting, sponsored by the members of Sheridan Lodge No. 556, was held on Tuesday evening, October 8th, at the Sheridan Community Hall, Sheridan, Ill. About four hundred were in attendance, representing lodges at Serena, Sandwich, Elgin, Lissant, Leland, Ottawa, Shabbona, Earlville and Sheridan.

Music for the evening was furnished by the Sheridan High School Band, which rendered lively and well-played numbers at intervals throughout the program.

The meeting was opened at 8 o'clock with a selection from the band. Immediately following this President Bentley, Supreme Banker, Al F. Schoch, and Past Supreme Monitor, Edna M. Pate were escorted into the hall by the officers of the Juvenile Lodge. They were given a rousing reception by all present.

A class of candidates was initiated into the Lodge by Sheridan officers and drill team, following which came the principal feature of the evening—a wonderful address by President Bentley which held the close attention of everyone present. He traced the

history of our society from its beginning up to the present time, and also spoke of the new Endowment at Age 70 certificate and of our "Home-at-Home" Fund, which is expected to prove a wonderful asset to the Order.

After President Bentley's address the following program was given:

Selection by the band.
Vocal Solo, "When My Dreams Come True," by Kenneth Rodenbush.
Accordion Solo by Rasmeson Roalson.

Selection by girls' quartette, composed of Nondar Law, Louise Hess, Thelma Knutson and Erma Fruland.

Banjo Solo by Harold Goodwick.
Selection by the band.

Following the program everyone went down stairs where lunch was served to all. A highly enjoyable evening was brought to a close with dancing, which lasted until a very late hour.

Mount Carroll Installs Officers

Officers for the coming year were installed at Mount Carroll Lodge, Mount Carroll, Ill., on Friday evening, October 25th.

District Manager Alberta S. Rounds served as Installing Officer, assisted by Ella Guenzler as Conductor. The ceremonies were very impressive and were beautifully carried out. The new officers are as follows:

Prefect—Clara Mertz.
Monitor—Jessie Dauphin.
Correspondent—Nettie Traum.
Banker—Philo Handel.
Warder—Melvin Handel.
Sentinel—Ed Guenzler.
Marshal—Alice Handel.
Supervisor for three years—Bert Yocum.

Mrs. Rounds delivered a very interesting address, tracing the history of the Mystic Workers from a modest beginning at Fulton, Ill., 37 years ago to its present position as a progressive and financially sound fraternal beneficiary society. She stated that Mount Carroll Lodge, No. 30, was chartered May 7, 1898, with the following officers: Master, P. B. Libberton; Vice Master, John H. Baird; Secretary, W. R. Libberton; Physician, R. B. Rice; Attorney, D. H. Baldwin; Conductor, C. W. Schreiner; Sentinel, Nena Williamson; Picket, Bruce Hicks; Managers, H. E. Cole, Nena Williamson and J. H. Baird. The lodge now has 101 adult and juvenile members.

A dance followed, with music by Jack Stephans and his orchestra from Clinton, Iowa. A large crowd was present and it is reported to have been one of the most successful and enjoyable dances ever given by the lodge. Refreshments were served during the evening.

Big Time at Sturgeon Bay

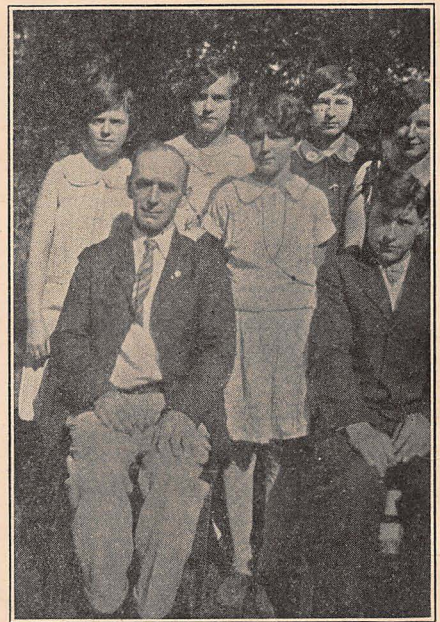
A very successful meeting and entertainment was held by Sturgeon Bay Lodge, No. 446, Sturgeon Bay, Wis., on November 7th. The lodge received \$50.00 in prize money for the securing of \$50,000 of business in the District, and this was used to finance a chicken supper and dance to which members from neighboring lodges were invited.

Visiting members included Supreme Monitor Zella Lundine of Oshkosh, seven members from Jacksonport and three from Green Bay. In all there were about 45 present.

Attorney Frank Weis introduced Worthy Zella Lundine, who gave an interesting talk on the "Home-at-Home" plan and an account of benefits and dividends paid by the society, and the part which the Sturgeon Bay Lodge has had in these features. District Manager Henry Spille also gave a short talk.

Dancing followed, and continued until eleven-thirty. Everyone had a splendid time and hopes for more such events.

Badger State 100% Mystic Family



The 100% Mystic Worker family shown above is that of Worthy L. E. Caldwell, Bloomingdale, Wisconsin. Mr. Caldwell is shown seated, with his son Lewis, Jr., at his side. The others, from left to right, are Ida, Edith, Doris, Agnes and Alma.

Mr. Caldwell has been Secretary and Field Worker for a number of years, and has the distinction of having more members in his lodge than there are population in his town. He has just been appointed District Manager and there is no doubt about his getting results. In addition to operating a large farm he is interested in a creamery association, is a member of the school board, and deeply interested in the welfare of his city.

Miss Alma is Juvenile Superintendent and has 300 Juvies to look after. She is a "chip off the old block," being able and efficient and very successful in her work as Superintendent.

The Christmas Carol

I heard the bells on Christmas day
Their old familiar carols play,
And wild and sweet
The words repeat
Of peace on earth, goodwill to men!
—Longfellow.



LODGE NEWS



Prosperity Lodge Installation

New officers were installed by Prosperity Lodge, No. 1030, West McHenry, Ill., at a recent meeting. District Manager J. J. Harrington acted as installing officer, and also wrote \$3,000 of new business. Each Worthy promised "J. J." to get him a new member. The meeting was fairly well attended.

After the meeting Bridge, Five Hundred and Bunco were enjoyed. First prize in Bridge was won by Mrs. C. W. Klontz and consolation prize by Miss Clara Schiessle. First prize in Five Hundred was won by William Vanderboom and consolation prize by J. C. Jolley. First prize in Bunco was won by Billy Kinsala and consolation prize by Mrs. P. H. Weber.

Refreshments concluded the evening's entertainment. The committee in charge consisted of Nettie B. Weber, Prefect, and Margaretta H. Spurling, Monitor.

Two Meetings at Grand Rapids

Installation of officers of Grand Rapids Lodge No. 836, Grand Rapids, Mich., was held Friday, October 18th in the A. A. S. Hall. Worthy B. A. Garrison, a former Prefect of the lodge, acted as installing officer, assisted by Worthy Katharine Secore as Conductress. The following officers were installed:

Prefect—Elsie Case.
Monitor—D. C. Allen.
Correspondent—Hattie Owen.
Banker—Viola Stillwell.
Marshal—Grace Ayars.
Ass't Marshal—Ruth Huff.
Warder—Daward Huff.
Sentinel—James Modjicka.
Supervisor for 3 years—Cletus Eberhardt.

Harry Secore acted as Past Prefect on account of the reelection of Worthy Case.

The Juvenile officers were then installed by Worthy Garrison and Worthy Secore.

A very interesting program, prepared by Chairman Hattie Owen, was then given. Following the program a grand march was played, with Hattie Stillwell reading the names. The march led to the banquet room, where plenty of good things to eat were found. The place favors were hand made roses, as were the table decorations. These were made by Worthy Hattie Stillwell, who is one of the old and faithful members of the lodge, having been one of the charter members.

Adult and Juvenile members of the lodge held a joint rally on Saturday, October 19th, to celebrate the tenth anniversary of the Juvenile Department of the Society. There were a large number present, and an interesting program was enjoyed, as was the Juvenile ritual work.

A birthday cake with ten candles, which were kept lighted while the Juveniles performed their ritual, occupied the place of honor. The Prefect of the adult lodge was asked to speak, and responded with a talk on the good work which the Juveniles are doing and the help they should always receive from the adult members. She emphasized the fact that the juveniles of today will be the adults of tomorrow, and that the co-operation of the adults will aid in making them better fraternalists and preparing them to take their place in the world. She also read a poem entitled "Growth," by Edgar Guest.

Refreshments were served following the meeting.

Grand Rapids Family 100%



The photograph above shows Prefect Elsie Case of Grand Rapids Lodge No. 836, Grand Rapids, Mich., with her husband, Henry Case, and their twin daughters, Verna and Vivian, all of whom are loyal Mystic Workers.

Worthy Case has just been re-elected Prefect for the second time, after finishing a term of office of the Prefect who resigned three years ago. She has been an active member of the lodge for fourteen years, during which time she held the office of Monitor for several years, until elected Prefect. She is well liked by all who know her, and always works for the welfare and up-building of her lodge.

Installation at Dubuque

Key City Lodge No. 477, Dubuque, Iowa, held its annual installation of officers on Tuesday evening, October 22nd, in the Eagles Hall. Supreme President Arthur A. Bentley acted as installing officer and Worthy Al Beglen as installing marshal. The following new officers were installed:

Prefect—John D. Fisch.
Monitor—Lillian Sears.
Correspondent—Melvina Gross.
Banker—Matilda Bauck.
Marshal—Clara Willmers.
Ass't Marshal—Harold Carpenter.
Warder—Roy Willmers.
Sentinel—Anna Sunderland.
Supervisors—F. A. Gruetzmacher, Wm. Bauck, Alma Carpenter.
Musician—Edward Fens.

After the installation ceremonies President Bentley gave an interesting talk, outlining the history of the Society during its 37 years of existence, and of Key City Lodge since its organization in 1902.

A musical program was furnished by Edward Fens, Milton Bauck, Theodore Haas and Carroll Miller. A pot-luck supper, prepared by the social committee, was then served, with girls from the Juvenile Lodge acting as waitresses.

A meeting of the officers was held on October 30th at the Gross home, plans being formulated for the meeting to be held on November 26th. It is the intention of all to make this a banner year for Lodge No. 477.

Installation at Harmony Lodge

The annual installation of officers of Harmony Lodge No. 1231, Minneapolis, was held on Wednesday evening, October 9th, at the A. O. U. W. Hall. The installation was held at an open meeting, which was well attended by members and their friends.

Worthy Mrs. Decker of St. Paul Lodge No. 714 acted as installing officer, assisted by Worthy Mr. Holstrum, of the same lodge, as installing conductor. The ceremony was beautifully performed and the following officers installed:

Prefect—Mrs. Katie Becker.
Monitor—Mrs. Anna Eastman.
Correspondent—Mrs. Minnie Palm.
Rec. Sec'y—Miss Laura Japs.
Banker—Mrs. Ernest Mortenson.
Marshal—Mrs. Jacqueline Walker.
Warder—Mr. Walter Hurley.
Sentinel—(absent.)
Supervisor, 3 year term—Mrs. Mildred Williamson.
Supervisor, 2 year term—Mrs. Frieda Leafshaski.
Musician—Mrs. Lyda Mortenson.

After the ceremonies the Prefect presented the installing officers with tokens of appreciation from the lodge.

President Bentley, who was the honored guest of the evening, gave a brief address on the history and progress of the Mystic Workers, which was greatly enjoyed by all. A short but enjoyable musical program followed. At the conclusion of the program everyone joined in a grand march to the dining room, where sandwiches, ice cream, cake and coffee were served by the committee.

A well attended regular meeting was held on November 13th, at which time the Lodge Charter was draped for Worthy Anna Wise, captain of the degree team and a most loyal and faithful worker, who passed away on November 9th.

Preparations are now under way for a dance to be given on November 27th, at which a large attendance is expected.

Juveniles of Lanark Lodge



The Juveniles of Lanark Lodge No. 29, Lanark, Ill., held a meeting on October 19th in honor of the tenth anniversary of the Juvenile Department.

A number of the Juveniles of the lodge are shown in the accompanying picture, with their Superintendent, Julia C. Lahre.

Austin Park Installation

At a big and enthusiastic meeting on Nov. 8, 1929, Austin Park Lodge No. 1254, Chicago, installed its newly elected adult and juvenile officers. Supreme Secretary Frank Hough acted as Installing Officer, assisted by Worthy Elsa Bacon, sister of the Prefect, as Installing Marshal.

All the pomp and ceremony due such an event was in evidence. Six girls of the Juvenile Lodge acted as escorts, dressed in white uniforms and carrying large "mums." It was a great pleasure for the lodge to have both Mr. and Mrs. Hough present. Mr. Hough gave an interesting talk after the installation, describing the "Home-at-Home" plan which is now in operation. A gift presented by the Prefect to Mr. and Mrs. Hough was accepted with appropriate words by Mrs. Hough.

Visitors were present from Garfield Park Lodge No. 1017, Illinois Lodge No. 1406, and Daylight and Rosamond Lodges. It was also a pleasure to have Worthy Goodell, an old-time Mystic, present. Mr. Goodell gave a very interesting talk.

After the meeting a splendid program, arranged by Worthy Mida Deutsch, was presented. This consisted of specialty dancing by representatives of a well-known school, and of recitations and songs. Then all marched to the dining hall where a regular banquet was served, due to the efforts of Worthy Gauger and her

assistants. All officers of both Juvenile and Adult Lodges, as well as those appearing on the program, received gifts from the lodge. The new officers are as follows:

Prefect—Louise Telefsen.
Monitor—Loretta Benkendorf.
Correspondent—M. J. Deutsch.
Banker—Barbara Berg.
Marshal—Margaret Garfield.
Warder—Elise Johnstone.
Sentinel—Dora Ryan.
Supervisor—Lucille Snifka.
Queen—Alma Cole.
Hope—May Wright.
Love—Lucille Snifka.
Truth—Anna Hause.

Sympathy is extended to Worthy Behn and family in the loss of his wife and mother.

Worthy Anna Hause is in the hospital.

Impressive Installation Held at Elgin

At an enthusiastic meeting held on Thursday evening, November 7th, in the Trades Council Hall, Elgin Lodge No. 8, Elgin, Ill., installed the following officers:

Prefect—Edward Norman.
Monitor—Elva Moore.
Banker—Don F. Curtis.
Marshal—Lillian Fohey.
Warder—Sarah Moore.
Sentinel—Helen Bahnson.
Supervisors—Anna Fullmer for three years; Mrs. Bertha Curtis, two years; Mrs. Maude Norman, one year.
Correspondent—Edna M. Pate.
Supreme Secretary Frank W. Hough, who was present with Mrs. Hough, acted as installing officer, while Mrs. Edna M. Pate, former Vice President, acted as conductor for the ceremony.

The hall was beautifully decorated in the lodge colors, purple and gold, which formed a double arch covering the entire length of the hall. Baskets of artistically arranged chrysanthemums added greatly to the beauty of the hall.

After the installation ceremonies Worthy Hough gave one of his very inspiring talks, in which he gave a financial report of the Elgin Lodge. At this time Mr. Hough presented a number of Service Pins to those who had been members of the Mystic Workers for twenty-five years or more. Short talks were given by Worthy J. J. Harrington, District Manager, Mrs. Frank Hough, Mrs. Ida Rohr, of West Chicago, Mrs. Pratt of Woodstock, and Mrs. Edna M. Pate. The following program was then presented:

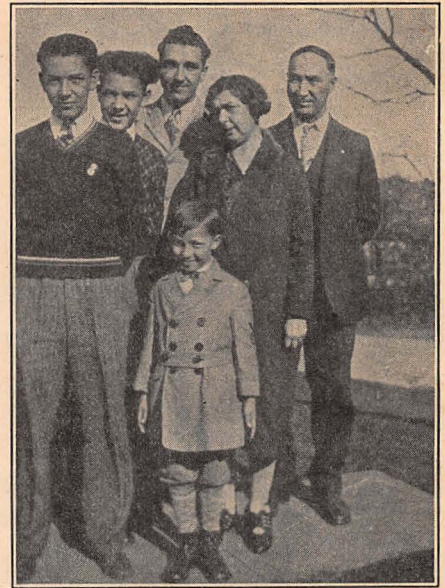
Reading—Cora Tucker.
Vocal Duet—Thelma Norman and Virginia Nash.
Banjo Selections—James Murphy and Marvin Long.

Vocal Solo—Thelma Norman.
At the close of the evening's program the lodge presented Worthy Hough and Worthy Pate with lovely gifts, and Worthy Hough presented Edward Norman a Past Prefect's Pin.

The out of town guests included members from West Chicago, Woodstock and Marengo. At eleven o'clock a delicious baked ham supper was served, and the remainder of the evening was spent in dancing. The music

for the occasion was furnished by the Juvenile Mystic Worker Orchestra of West Chicago.

Key City Lodge Has Many 100% Families



Key City Lodge No. 477, Dubuque, Iowa, is justly proud of having twenty-five 100% Mystic Worker families in its membership.

The above snapshot shows the family of Past Prefect William Bauck. Worthy Bauck is shown with his wife, Matilda Bauck, Banker of the lodge, and their four sons, Milton, Howard and Herbert, who are twins, and Billy Jr.

New Officers at Lake View

The installation of officers of Lake View Lodge, No. 1238, Chicago, on Thursday evening, November 21st, was the occasion of a very enjoyable meeting, which was attended by a large number of members of the local lodge and other lodges. The following officers were installed:

Prefect—Carrie Monahan.
Monitor—Ida Heinie.
Correspondent—Laura Utter.
Banker—Jeannette Sheehan.
Marshals—Ellen Donahy and Katherine Stansbury.
Warder—Al Harper.
Sentinel—Mae O. Loughlin.
Supervisors—Ludwig Lerner, William Cook, Kathryn Hamilton.

Worthies Minnie Johnston of Garfield Lodge and Josephine Cook of Lake View Lodge acted as Installing Officers, and made the ceremony very effective.

Worthy Johnson also made an inspiring talk and presented Worthy Cook with a Past Prefect's Pin, which had been sent by Supreme Secretary Frank Hough.

Prefect Monahan's two nieces presented her with a basket of roses when she was installed. After the installation ceremonies each officer was presented with a gift, and a program of several musical numbers and radio selections was presented. Refreshments were served by a committee under the direction of Worthy Katherine Stansbury.

OFFICIAL PROCEEDINGS of the BOARD of DIRECTORS



By

Frank W. Hough, Secretary

Fulton, Ill., Nov. 22, 1929.

Thursday Forenoon.

The Board of Directors convened in regular monthly session at 9 o'clock a. m., at the Home Office, on Thursday, November 21, 1929.

The following responded to roll call: Arthur A. Bentley, President; Frank W. Hough, Secretary; Dr. C. M. Frye, Medical Director; Chas. E. Sturtz, General Attorney; Directors Lee E. Joslyn, J. A. Riordon, W. F. Drummond, Walter C. Below, R. L. Rickoff, and John W. Leedle.

The minutes of the October meeting were read, and, on motion, approved as read.

Director Joslyn offered the following resolution, and moved its adoption. Motion seconded by Director Riordon, and carried. Resolution follows:

WHEREAS, It is proposed by the City of Fulton to pave the streets on the west, south and east sides of the Mystic Workers' Home Office building; And,

WHEREAS, The streets west and south of our building are on the back or to the rear of the building; And,

WHEREAS, The street to the north of our building and along the front thereof is already paved, and the street to the east is also paved; And,

WHEREAS, Our building and property will not be in the least benefited by the paving of the streets to the west and south of the building and in fact will be injured by reason of diverting traffic to the rear of the building from which the nature and real character of the building and the business of the Society can not be known; And,

WHEREAS, This Society did not receive or have any notice of the proposed improvement before the adoption of the ordinance authorizing the same and had no opportunity to protest such public improvement; Therefore,

RESOLVED, That it is the judgment of this Board that such public improvement will be detrimental to the Society and of no benefit to it or to its property or members, and that we protest against the construction of any pavement on the west and south sides of our building; And, Be It Further

RESOLVED, That a copy of this resolution be mailed to the proper authorities of the City of Fulton having charge and control of the proceedings for the construction of said public improvement.

At 12 o'clock, the Board recessed to 1 o'clock p. m.

Earlville, Ill.

Mr. Frank Hough, Sec'y,
Fulton, Ill.

Dear Sir:

Mr. Hough, I have been very sick since I lost my dear son Walter, and am just able to write. So I wish to express my sincere thanks for the prompt payment of the certificate of my dear son Walter Lehman. I also wish to thank Mrs. Lulu Foster for the interest shown to the policyholders of the Earlville lodge.

Respectfully yours,
Mrs. Lena Lehman.

Thursday Afternoon.

The Board reconvened at 1 o'clock, with all present as at the morning session.

Director Rickoff reported for the Claims Committee, and moved the adoption of the report, and that the usual transfer be made to pay these claims. The motion was supported by Director Leedle, and carried. Report follows:

REPORT OF THE CLAIMS COMMITTEE.

Nov. 21, 1929.

To the Board of Directors,
Fulton, Illinois.

Gentlemen:

We, the Committee on Claims, wish to submit the following list of claims which were received and paid during the month of October, and recommend that these claims be approved as paid:

American Reserve.

Deaths.....	31.....	\$37,128.00	
Accidents.....	7.....	700.00	
Disability.....	404.24	
Cash Surrender.....	59.....	5,060.95	43,293.19

Class A.

Deaths.....	13.....	\$14,644.85	
Disability.....	7,184.72	
Cash Surrender.....	10.....	1,086.20	22,915.77

General Fund.

Deaths.....	2.....	\$ 400.00	
Accidents.....	2.....	150.00	550.00

Juvenile.

Deaths.....	4.....	\$ 1,075.00	
Total.....			\$67,833.96

Calumet City.

Mr. F. W. Hough,
Fulton, Ill.

Dear Sir:

I want to thank you for your promptness in the settlement of the insurance carried by my husband, Elmer W. Mead.

I also thank the Mystic Worker officers for the floral offering, which was very pretty.

Very sincerely,

Mrs. E. W. Mead.

American Reserve.

Deaths.

2	Dean R. Lindsey.....	\$ 1,000.00	
40	Lillian K. Paulson.....	1,000.00	
59	Anna L. Sandell.....	1,000.00	
62	Robert C. Baker.....	2,000.00	
66	Dan Kreitz.....	1,000.00	
66	Thomas Lafferty.....	2,000.00	
66	Elmer W. Mead.....	1,000.00	
132	Louise M. Layton.....	2,000.00	
139	Conrad Wiedenhofer.....	2,000.00	
140	Ida M. Peterson.....	1,000.00	
144	Wm. Schoeneshoefer.....	2,000.00	
146	Harry Donahay.....	1,000.00	
160	Murphy Brake.....	1,000.00	
177	Lucy Marion Collier.....	98.00	
177	Lucy M. Collier.....	500.00	
217	Emma LeBeck.....	500.00	
233	Kate S. Ralston.....	1,000.00	
307	Ella A. Hartson Williams.....	1,000.00	
430	Joshua B. Mills.....	1,000.00	
454	John C. Peterson.....	1,000.00	
464	G. S. Jacobs.....	2,000.00	
496	Frances E. McDermott.....	1,000.00	
610	Samuel J. Black.....	1,000.00	
620	Sarah H. King.....	2,000.00	
659	Emma Christensen.....	1,000.00	
659	Mary Steckel.....	2,000.00	
899	Emma J. Leif.....	1,000.00	
938	Jos. Suess.....	1,000.00	
1254	Charles Sheehan.....	1,000.00	
1434	August Cordry.....	1,000.00	
1481	John E. Westfall.....	1,000.00	
	Installment.....	30.00	
31.....			\$37,128.00

Accidents.

40	Edwin Barger.....	\$ 200.00	
107	William L. Cordes.....	100.00	
384	Arthur Leo Willette.....	150.00	
471	John H. Roohr.....	100.00	
835	Eleanor Lafferty.....	50.00	
902	William J. Gruber.....	50.00	
1091	Elizabeth P. Greenwood.....	50.00	
7.....			\$ 700.00

Allowed by the Supreme Lodge.

Disability.

471	John DeVroy.....	\$ 44.24	
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Ellison Bay, Wis.

Mystic Workers,
Fulton, Ill.

Gentlemen:

I received the checks for the insurance of Mr. Charles Ruckert, and wish to thank you very much for your promptness in sending the checks and for your wonderful service.

Yours truly,

Mrs. Bertha Ruckert.

Class A.

Deaths.

8	Minnie Schult.....	\$ 1,000.00	
9	A. N. Abbott.....	491.00	
33	George Gordon Stewart.....	1,000.00	
58	Ruth Ashenfelter.....	700.00	
62	John Rossiter.....	750.00	
66	Charles George.....	2,000.00	
132	Berthel Dahl.....	1,000.00	
175	Luke Dagnan.....	3,000.00	
324	Maria Murray.....	650.00	
424	Henry B. Cleavel.....	1,000.00	
445	John Kunferman.....	1,000.00	
659	Odelia H. Wardell.....	1,000.00	
889	Rosella J. Utter.....	1,000.00	
1089	B. A. Moss.....	53.85	
13.....			\$14,644.85

Allowed by the Supreme Lodge.

Disability.

226	Adam Mayenschein.....	\$ 57.42	
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General Fund.

Deaths.

735	Mary Zamecki.....	\$ 200.00	
735	Mary Zamecki.....	200.00	

2.....

Accidents.

75	John A. Meyer.....	\$ 50.00	
239	Emmanuel Colgan.....	100.00	

2.....

Juvenile.

Deaths.

6	Lawrence D. Edwards.....	\$ 100.00	
573	Antone Rathe.....	500.00	
768	Clemens Johnson.....	325.00	
1545	Gerald H. Kiszewski.....	150.00	

4.....

Deaths.

		\$ 1,075.00	
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All of which is respectfully submitted.

R. L. RICKOFF,

W. F. DRUMMOND,

JOHN W. LEEDLE,

Claims Committee.

Director Riordon reported for the Finance Committee, and moved the adoption of the report. Motion supported by Director Rickoff, and carried. Report follows:

REPORT OF THE FINANCE COMMITTEE.

Fulton, Ill., Nov. 21, 1929.

We, the Finance Committee, would respectfully report, that we have examined the report of the Banker, and compared same with the books and accounts of the Secretary, and find the same correct and that the funds shown to have been received by the Secretary have been forwarded to the Banker, and that the financial account for the month of October, 1929, is as follows:

St. Paul, Minn.

Mr. Frank W. Hough,
Fulton, Ill.

Dear Sir:

I wish to thank the Mystic Workers for your promptness in paying the claim on the certificate held by my dear wife.

I also wish to thank Worthy Glenn G. Hosbrowser and other members of St. Paul Lodge No. 714 for their kindness and sympathy.

My checks for old age and disability are received on schedule time, for which I am very grateful to the Mystic Workers.

Fraternally yours,

Anthony Stage.

MONTHLY CASH STATEMENT FOR OCTOBER, 1929.

Ledger Balance—First of Month.....\$ 23,768.89

Receipts.

Assessments.....	\$ 156,045.80
Refund Distribution.....	7.79
Per Capita Tax.....	2,018.33
Employees' Salaries.....	136.76
Suspense Account.....	2.10
Supplies—Re-Sale.....	268.97
Medical Department.....	38.84
Taxes, Mtg. Loans.....	25.00
Bonds—Principal.....	10,000.00
Bonds—Interest.....	16,056.25
Mortgages—Principal.....	3,200.00
Mortgages—Interest.....	12,713.59
Interest on Daily Balances.....	184.92
Miscellaneous.....	4.06
Surety Bond Premium.....	359.30
Interest on Certificate Loans.....	387.67
Optional Payments.....	492.13
Income on Real Estate.....	576.61
Cert. Liens.....	409.21
Cert. Loans Prin.....	4,499.96
Death Claims.....	10.00
Accident Claims.....	50.00
Real Estate.....	100.00

Receipts for the Month.....\$ 207,587.29

Increase by Transfer.....18,991.22

Receipts and Transfer.....\$ 226,578.51

Balance Receipts and Transfer.....\$ 250,347.40

Disbursements.

Death Claims.....	\$ 53,247.85
Accident Claims.....	900.00
Old Age and Disability Claims.....	7,588.96
Certificate Surrender.....	6,147.15
Certificate Loans.....	14,957.31
Refunds.....	295.54
Refund Distribution.....	13,919.95
Field Work.....	11,196.46
Officers Salaries.....	2,258.32
Per Diem and Expense Directors Meetings.....	2,176.34
Employees' Salaries.....	4,211.07
Clerk Sal. and Expense Medical Dept.....	216.96
Clerk Sal. and Expense Legal Dept.....	173.45
Inspection of Risks.....	1,161.50
Medical Director's Fees.....	333.33
Officers Traveling Expense.....	1,227.14
Printing, Stationery, Office Forms.....	2,113.17
Advertising.....	573.91
Postage.....	407.37
Express, Freight, Telephone, Telegraph.....	70.80
Supplies Re-Sale.....	9.50
Official Organ.....	1,120.59
Supplies, Office Use.....	45.12
Furniture and Fixtures.....	210.80
Maintenance of Building and Grounds.....	176.70
Light, Fuel and Water.....	343.56
Valuation and Actuary.....	245.00
Miscellaneous.....	61.03
Library.....	31.50
Mailing List.....	75.00
Premium Account.....	432.53
Prizes to Lodges.....	1,188.61
Re-loan Expense.....	781.81
Juvenile Expense.....	351.40
Bonds Purchased.....	43,729.57
Accrued Interest on Bonds.....	465.17
Fraternal Congress.....	220.00
Surety Bond Premium.....	1,799.45
Special Comp. Correspondents.....	1,538.28
Juvenile Convention Exp.....	125.08

Chicago Heights, Ill.

Mr. Frank Hough,
Fulton, Ill.

My dear Friend Hough:

Words cannot begin to express our thanks to you and the Supreme Lodge officers for their kind sympathy during the illness and death of my wife and our mother. Also for the prompt payment of the two certificates which Mrs. Collier carried in the Mystic Workers.

We also want to thank our Supreme Director, John W. Leadle, for his services in behalf of the Supreme Lodge. This shows the true fraternal spirit of the Mystic Workers. May God bless each and every one of you, is our earnest prayer.

We are sincerely and fraternally yours.

Charles L. Collier, Sr.
Herbert S. Collier and wife,
Rebecca Collier,
Charles L. Collier, Jr., and
wife, Helen Collier.

Sturgeon Bay, Wis.

Frank W. Hough,
Fulton, Ill.

Dear Sir:

I wish to express thanks to all those concerned in the adjustment of my claim, which you have closed so promptly.

Shall always have a good word for the Mystics, and feel that every family ought to carry a Joint Certificate.

Sincerely yours,
Henrietta Olson.

Invested Exp. Mtg. Loans.....	525.42
Taxes Mtg. Loans.....	522.08
Ins. Mtg. Loans.....	2.10
Expense Real Estate.....	15.60
Interest Cfte. Loans.....	3.30

Total Disbursement.....\$ 177,195.78

Decrease by Transfer.....18,991.22

Disbursement and Transfer.....\$ 196,187.00

Ledger Balance—Last of Month.....\$ 54,160.40

Proof.

Bank Balance—First of Month.....\$ 80,976.71

Receipts and Transfer.....226,578.51

Balance.....\$ 307,555.22

Checks Paid.....210,684.55

Bank Balance—Last of Month.....\$ 96,870.67

Checks Unpaid.....42,710.27

Ledger Balance—Last of Month.....\$ 54,160.40

Assets—Last of Month.

Cash.....	\$ 54,160.40
Bonds.....	3,363,109.76
Mortgage Loans.....	3,515,705.00
Real Estate.....	262,075.79
Certificate Loans.....	239,982.16
Miscellaneous Investments.....	27,228.82
Certificate Liens.....	19,874.81

Total.....\$7,482,136.74

Contingent Fund—President.....25,000.00

Contingent Fund—Secretary.....4,500.00

Total Assets—Last of Month.....\$7,511,636.74

Total Assets—First of Month.....7,441,518.32

Gain for month.....\$ 70,118.42

Total Assets—Present Time.....\$7,511,636.74

Total Assets—First of Year.....6,907,571.60

Gain for the first 10 months of year.....\$ 604,065.14

Recapitulation.

*Benefit Fund (Class A).....	\$1,367,783.94
American Special (A. R.).....	1,249,195.81
Juvenile.....	48,599.06
General.....	332,079.12
Special Reserve.....	4,484,478.81
Contingent Fund—President.....	25,000.00
Contingent Fund—Secretary.....	4,500.00

Total Assets—Last of Month.....\$7,511,636.74

*Class A Assets.

Benefit Fund, Dec. 31, 1928.....\$1,516,561.66

Benefit Fund, Oct. 31, 1929.....1,367,783.94

Decrease in ten months.....\$ 148,777.72

All of which is respectfully submitted, Nov. 22, 1929.

J. A. RIORDON,
WALTER C. BELOW,
R. L. RICKOFF,
Finance Committee.

Director Riordon also reported for the Finance Committee on bills, and moved the adoption of the report. Motion supported by Director Below, and carried.

At 5 o'clock, the Board recessed to 9 o'clock Friday morning.

Friday Forenoon.

The Board reconvened at 9 o'clock a. m. with all present as before, also Harmon R. Taylor, Editor, and R. D. Taylor, Actuary.

A letter from Hon. Geo. R. Allen, commending the action of the Board in establishing the Sanatorium Fund, was read.

President Bentley was authorized and directed to visit St. Louis and make whatever arrangements are necessary in preparation for holding the next biennial session of the Society in that City.

Director Drummond reported for the Field Committee, and moved the adoption of the

Eau Claire, Wis.

F. W. Hough, Sec'y,
Fulton, Ill.

Dear Sir:

Please accept my sincere and heartfelt thanks for the check received, covering the certificate held by my husband, John Kunferman, who was killed Oct. 13, 1929, in an automobile accident.

Words fail to express my appreciation of this check, which you were very prompt in sending.

Again, I thank you
Mrs. Anna Kunferman.

report. Motion supported by Director Below, and carried. Report follows:

REPORT OF THE FIELD COMMITTEE.

Nov. 22, 1929.

We, the Field Committee, would respectfully report that we have examined the reports of the President and Banker, relative to the field work, and find the same correct, and that the financial account of the field work is as follows:

Balance in Bank, Nov. 1, 1929.....	\$ 18,111.61
Deposit to the Contingent Fund.....	15,171.09

Less checks paid during October.....	\$ 33,282.70
	19,739.39

Amount paid for Commissions.....	\$ 13,543.31
Field Expense.....	3,826.30

Salaries and Advances of Field Workers.....	1,011.26
Salaries of Clerks.....	5,143.75

Postage.....	1,110.00
Prizes.....	75.00

PB: 9305 and 2415.....	1,784.38
Advertising.....	1,598.84

Advertising, School of Instruction.....	\$ 59.50
	4,829.36

PB: 6315.....	384.45
Juvenile Expense.....	28.20

Juvenile Convention Expense.....	2.00
	\$ 19,853.04

We have examined the bills for salaries, expense and commissions, submitted by the President and found the same to be correct. We recommend that an appropriation of \$19,853.04 be transferred to the President's Contingent Fund.

All of which is respectfully submitted.

W. F. DRUMMOND,
WALTER C. BELOW,
LEE E. JOSLYN,
Committee.

At 12 o'clock, the Board recessed to 1 o'clock p. m.

Friday Afternoon.

The Board reconvened at 1 o'clock, with all present as at the morning session.

Medical Director Frye reported, in writing, showing the number of applications received in October, and also the number of applications for Wired Death Benefit Certificates received. Which reports, on motion, were accepted and ordered placed on file.

Director Joslyn reported for the Insurance and Investment Committee, and moved the adoption of the report. Motion supported by Director Riordon, and carried.

No further business appearing, the Board, on motion, adjourned to meet, in Chicago, at the Morrison Hotel, Thursday, December 19, 1929.

FRANK W. HOUGH,
Secretary.
ARTHUR A. BENTLEY,
President.

Madison, Wis.

Mystic Workers,
Fulton, Ill.

Gentlemen:

I wish to thank the Society for the prompt settlement of the claim filed Oct. 15th, for which I received check in full on October 17th.

I also wish to thank Mrs. Kissam for her help and kindness.

Yours truly,
Mrs. Ruth Clive Church.

Our New Refund Plan

Part of the program of the Mystic Workers is to help members get ahead financially. By means of our new plan of refund distribution the society is making it easy for the members to save approximately \$250,000 during the year 1930.

Heretofore, whenever a refund was due a member, the society has sent a check for the amount of the refund. The member could cash the check and spend the money, or he could return the check and have the refund applied under any one of the refund options which have been available.

One of these options was to have the refund applied to buy a paid-up addition to the certificate, and a great many members have taken advantage of this privilege in the past few years. These members have increased their insurance. They have also increased the cash value of their certificates, for every refund so applied is still available to these members if they need the cash for any purpose.

The only flaw in that plan was that it was easier for members to cash their refund checks and spend the money than it was to return them to the home office and write a request for one of the refund options. Consequently there are probably thousands of members who would now have substantial additions to their certificates if it hadn't required any effort on their part to do this, but who have cashed their refund checks, spent the money and forgotten it.

Accordingly, the Board of Directors has adopted a plan whereby it will be easier for members to SAVE their refunds than to SPEND them, and this is the plan:

Whenever a refund is due any member he will be sent a letter explaining that his refund is to be applied to buy a paid-up addition to his certificate, UNLESS the member writes in to the home office and asks for the refund in cash. This will not deprive any member of cash refunds if he wants cash, but it will surely result in thousands of dollars being saved up for our members where it will be available if they have a real need for it and where it will result in more protection to their beneficiaries.

As the society is now distributing approximately a quarter of a million dollars annually, in refunds to members, it is easy to see how greatly this will help the members save money. A thrift program that involves a quarter of a million dollars annually is not to be sneezed at, and in adopting this plan the Board of Directors has shown far-sighted concern for the welfare of the membership.

How the Plan Works

If your age at nearest birthday is	Each dollar of refund will buy a paid-up addition of	If your age at nearest birthday is	Each dollar of refund will buy a paid-up addition of	If your age at nearest birthday is	Each dollar of refund will buy a paid-up addition of	If your age at nearest birthday is	Each dollar of refund will buy a paid-up addition of
17	\$4.23	37	2.91	57	1.81	76	1.27
18	4.16	38	2.85	58	1.77	77	1.25
19	4.10	39	2.78	59	1.73	78	1.23
20	4.04	40	2.72	60	1.69	79	1.22
21	3.97	41	2.66	61	1.66	80	1.20
22	3.91	42	2.60	62	1.62	81	1.19
23	3.84	43	2.54	63	1.59	82	1.17
24	3.77	44	2.48	64	1.55	83	1.16
25	3.71	45	2.42	65	1.53	84	1.15
26	3.64	46	2.36	66	1.50	85	1.13
27	3.57	47	2.30	67	1.47	86	1.12
28	3.51	48	2.25	68	1.44	87	1.11
29	3.44	49	2.19	69	1.42	88	1.10
30	3.37	50	2.14	70	1.39	89	1.09
31	3.31	51	2.09	71	1.37	90	1.08
32	3.24	52	2.04	72	1.35	91	1.07
33	3.17	53	1.99	73	1.33	92	1.06
34	3.11	54	1.94	74	1.31	93	1.05
35	3.04	55	1.90	75	1.29	94	1.05
36	2.98	56	1.85				

Increasing Protection—Bigger Cash Values

An illustration of the application of refunds to buy paid-up additions to a 20 Pay Life certificate for \$2,000, issued to a member at age 30. Refunds are according to the 1930 schedule which is subject to change without notice.

End of Years	Age of Member	Amount of Refund	Addition \$1 will buy	Amount of Addition	Total Insurance	Cash Value of Additions	Cash Value of Certificate
1	31	\$5.06	\$3.31	\$16.75	\$1,016.75	\$ 5.06	\$ 5.06
2	32	5.50	3.24	17.82	1,034.57	10.67	10.67
3	33	5.80	3.17	18.39	1,052.96	16.69	45.69
4	34	6.10	3.11	18.97	1,071.93	23.15	67.15
5	35	6.42	3.04	19.52	1,091.45	30.07	90.07
6	36	6.76	2.98	20.14	1,111.59	37.50	116.50
7	37	7.12	2.91	20.72	1,132.31	45.45	144.45
8	38	7.48	2.85	21.32	1,153.63	53.96	173.96
9	39	7.86	2.78	21.85	1,175.48	63.04	205.04
10	40	8.26	2.72	22.47	1,197.95	72.76	237.76